



Order Filed on November 14, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c)	
ROMANO GARUBO & ARGENTIERI Emmanuel J. Argentieri, Esquire 52 Newton Avenue, P.O. Box 456 Woodbury, New Jersey 08096 (856) 384-1515 Attorney for Secured Creditor, Citizens Bank, N.A.	
JOHN J. DIGREGORIO A/K/A HUSBAND OF PATRICIA M. DIGREGORIO (DECEASED) xxx-xx-5533	
Debtor.	

Case No.: 16-23176

Chapter: 13


Judge: ABA

Hearing Date: September 19, 2017

**ORDER RESOLVING CITIZENS BANK, N.A.'S RELIEF APPLICATION
SUBMITTED UNDER THE 7-DAY RULE**

The relief set forth on the following pages numbered two (2) through three (3) is hereby
ORDERED.

DATED: November 14, 2017



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: John J. DiGregorio

Case No: 16-23176/ABA

Caption of Order: **ORDER RESOLVING CITIZENS BANK, N.A.'S RELIEF
APPLICATION SUBMITTED UNDER THE 7-DAY RULE**

Upon consideration of ("Movant") Citizens Bank, N.A.'s application for an order, pursuant to section 362(d) of the Bankruptcy Code, for relief from the automatic stay as to certain real property as hereinafter set forth; and Debtor having asserted opposition thereto; and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for cause shown, it is hereby;

ORDERED as follows:

1. Debtor's post-petition mortgage arrearages for the months of January 20, 2017 through September 20, 2017 total \$3,125.26. Debtor shall cure same as per below.
2. Debtor shall tender the sum of \$1,000.00 directly to Movant on or before the close of business for October 9, 2017. If Debtor does not remit payment as aforesaid, Movant may file a certification of default with the court on notice to all parties.
3. Commencing with the October 20, 2017 post-petition payment and continuing each month thereafter through and including March 20, 2018, Debtor shall remit regular monthly payments, plus 1/6 of the balance of the above arrearage (\$354.21).
4. Commencing with the April 20, 2018 post-petition mortgage installment payment and continuing each month thereafter for the duration of this Chapter 13 proceeding, Debtor shall remit payments directly to Movant as same come due.

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Debtor: John J. DiGregorio

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5. Debtor shall reimburse Movant through his Chapter 13 Plan of Reorganization as an administrative claim the sum of \$350.00 for attorney's fees and costs incurred by Movant in the prosecution of its relief application.

6. **Thirty-Day Default Clause:** If the Debtor should default and fail to make the payments stated herein or any future payments that come due during the pendency of this case to Movant, its successors and/or assigns, for more than (30) days from the due date, then upon certification of non-receipt of said payments in accordance herewith submitted by secured creditor's counsel, the Court shall enter an Order, vacating the automatic stay of 11 *U.S.C.* §362(a) with respect to secured creditor's enforcement of its State Law Foreclosure action against the realty commonly known as 105 Fox Meadow Drive, Sicklerville, NJ 08081. The order submitted to the Court will not require the consent of the debtor or the debtor's counsel regarding form or substance, however, the trustee, debtor and his counsel shall be given notice of any filing of a certification of non-receipt in accordance with Rule 9072-1 of the Local Rules of Bankruptcy Procedure.

7. Movant shall serve a copy of the executed order on all interested parties who have not yet been served electronically by the court.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
John J. DiGregorio
Debtor

Case No. 16-23176-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2017.

db +John J. DiGregorio, 105 Fox Meadow Drive, Sicklerville, NJ 08081-1142

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2017 at the address(es) listed below:

Chester A. Luszczyk on behalf of Creditor Terrestria Association Inc luszczyk@comcast.net,
bluszczyk@comcast.net

Denise E. Carlson on behalf of Creditor Toyota Motor Credit Corporation
dcarlson@kmlawgroup.com, bkgroup@kmlawgroup.com

Emmanuel J. Argentieri on behalf of Creditor CITIZENS BANK, NA bk@rgalegal.com

Eric Clayman on behalf of Debtor John J. DiGregorio jenkins.clayman@verizon.net

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Jeffrey E. Jenkins on behalf of Debtor John J. DiGregorio jenkins.clayman@verizon.net,
jenkins.clayman@verizon.net

Stephanie F. Ritigstein on behalf of Debtor John J. DiGregorio jenkins.clayman@verizon.net

TOTAL: 8